

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: Gonzales, Macaria

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Case No. 04 B 47577

Debtor

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 12/29/2004.

2) The plan was confirmed on 02/10/2005.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/18/2008.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/07/2010 and 07/03/2008.

5) The case was completed on 01/22/2010.

6) Number of months from filing or conversion to last payment: 61.

7) Number of months case was pending: 64.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$51,300.00.

10) Amount of unsecured claims discharged without full payment: \$4,414.36.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$82,000.00

Less amount refunded to debtor \$179.63

NET RECEIPTS:

\$81,820.37

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,000.00

Court Costs \$0

Trustee Expenses & Compensation \$4,386.46

Other \$0

TOTAL EXPENSES OF ADMINISTRATION: \$6,386.46

Attorney fees paid and disclosed by debtor NA

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Beneficial Illinois Inc	Secured	\$310,000.00	\$299,839.38	\$299,839.38	\$0	\$0
Beneficial Illinois Inc	Secured	\$10,152.12	\$10,152.12	\$10,152.12	\$10,152.12	\$0
BMW Financial Services	Secured	\$0	\$43,449.64	\$43,449.64	\$0	\$0
Chase Bank USA NA	Secured	\$1,144.00	\$1,143.83	\$1,143.83	\$1,143.83	\$43.52
Chrysler Financial Services Americas	Secured	\$10,273.00	\$10,272.62	\$10,272.62	\$10,272.62	\$390.85
Mortgage Electronic Registration Sys	Secured	\$179,000.00	\$175,494.76	\$175,494.76	\$0	\$0
Mortgage Electronic Registration Sys	Secured	\$22,030.76	\$22,030.76	\$22,030.76	\$4,000.62	\$0
Shenandoah Condominium Association	Secured	NA	\$851.40	\$851.40	\$851.40	\$0
Shenandoah Condominium Association	Secured	\$2,088.88	NA	NA	\$0	\$0
Bank One	Unsecured	\$1,199.36	NA	NA	\$0	\$0
Capital One	Unsecured	\$484.00	\$570.01	\$570.01	\$570.01	\$66.31
Capital One	Unsecured	\$1,122.00	\$1,318.00	\$1,318.00	\$1,318.00	\$153.12
Cardmember Services	Unsecured	\$1,601.00	\$1,746.16	\$1,746.16	\$1,746.16	\$204.82
Chase Bank USA NA	Unsecured	NA	\$59.00	\$59.00	\$59.00	\$7.73
Citibank Driver Edge	Unsecured	\$2,691.00	NA	NA	\$0	\$0
Citibank USA	Unsecured	\$1,614.00	\$1,579.78	\$1,579.78	\$1,579.78	\$183.61
Discover Financial Services	Unsecured	\$4,432.00	\$4,426.24	\$4,426.24	\$4,426.24	\$514.40

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECast Settlement Corp	Unsecured	\$526.29	\$603.75	\$603.75	\$603.75	\$70.24
ECast Settlement Corp	Unsecured	\$9,567.00	\$10,211.67	\$10,211.67	\$10,211.67	\$1,186.69
J C Penney Co Inc	Unsecured	\$524.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	NA	\$757.80	\$757.80	\$757.80	\$88.16
Lord & Taylor	Unsecured	\$245.00	\$203.72	\$203.72	\$203.72	\$24.72
Resurgent Capital Services	Unsecured	\$7,720.00	\$6,214.42	\$6,214.42	\$6,214.42	\$722.18
Resurgent Capital Services	Unsecured	\$2,034.29	\$2,139.73	\$2,139.73	\$2,139.73	\$248.59
Resurgent Capital Services	Unsecured	\$7,567.00	\$8,140.37	\$8,140.37	\$8,140.37	\$946.02
Resurgent Capital Services	Unsecured	\$4,004.00	\$4,199.84	\$4,199.84	\$4,199.84	\$487.00
Specialized Management Consultants	Unsecured	\$1,209.00	\$1,348.20	\$1,348.20	\$1,348.20	\$156.67

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
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Secured Payments:

Mortgage Ongoing	\$475,334.14	\$0	\$0
Mortgage Arrearage	\$32,182.88	\$14,152.74	\$0
Debt Secured by Vehicle	\$53,722.26	\$10,272.62	\$390.85
All Other Secured	\$1,995.23	\$1,995.23	\$43.52
TOTAL SECURED:	\$563,234.51	\$26,420.59	\$434.37

Priority Unsecured Payments:

Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$43,518.69	\$43,518.69	\$5,060.26

Disbursements:

Expenses of Administration	\$6,386.46
Disbursements to Creditors	\$75,433.91
TOTAL DISBURSEMENTS:	\$81,820.37

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: April 20, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.